

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of		)
		)
	W. Bradley Wilkes	)
		)
Serial No.:	10/697,374	) Art Unit
		) 3694
Filed:	October 30, 2003	)
		)
For:	ELECTRONIC FINANCIAL	)
	TRANSACTIONS WITH	)
	PORTABLE MERCHANT ACCOUNTS	)
		)
Confirmation No.:	7893	)
		)
Customer No.:	022913	)
		)
Examiner:	Daniel L. Greene	)

**AMENDMENT “B” AND RESPONSE**

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office action of December 30, 2008, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 5 of this paper.